

## **REMARKS**

Applicant respectfully requests allowance of the subject application. Claims 1, 8, 10, 13, 16, 19 and 22 are currently amended. Claims 2, 3, 7, 9, 17, 18, and 25-46 are currently canceled. Claim 47-51 are new. Claims 1, 4-6, 8, 10-16, 19-24 and 47-51 are pending. In view of the following remarks, Applicant respectfully requests that the rejections be withdrawn and the application be forwarded along to issuance

### **Examiner Interview**

The undersigned Attorney spoke with the above referenced Examiner via telephone on April 18, 2007. The Applicant indicated that the attached amendments would be filed, and the Examiner agreed to review them once submitted. The Applicant also invited the Examiner to contact the Applicant upon review of the amendments and the Examiner indicated a willingness to do so.

### **Claim Rejections 35 USC §102**

Claims 1-46 are rejected under 35 U.S.C. §102(e) as being anticipated by U.S. Patent No. 6,055,567 to Ganesan et al (hereinafter "Ganesan"). The Applicant respectfully traverses the rejection.

Claim 1 has been amended, and as amended recites in a network-based system, a computer-implemented method comprising [added language appears in bold italics]:

- presenting a page on a network site sponsored by a hosting entity;
- offering as part of the page an option to view user-specific data, wherein the user-specific data is located at a network site owned by a third party that is independent from the hosting entity;

- registering the particular user with the hosting entity;
- whereupon activation of the option on the hosting entity's page by a particular user of the hosting entity, linking to the third party's network site, *wherein the linking comprises addressing a universal resource locator (URL) associated with the third party's network site and sending an identity of the hosting entity to the third party so that the third party may identify the hosting entity in a new page*;
- enabling access to the third party's network site without registering the particular user with the third party; and
- presenting, to the particular user, *the* new page at the third party's network site that incorporates the user-specific data.

It is respectfully submitted, that in light of the current amendments, Ganesan does not disclose these aspects.

**Ganesan** describes a method whereby a “user entity” accesses the website of a “banking entity” and the banking entity presents the user entity with an interface that allows the user to “sign on” to the banking entity’s website. (Ganesan, Figure 10). Figure 16 of Ganesan depicts the “sign on” user interface that is presented to the user entity by the banking entity. Once the user entity enters a valid username and password, the banking entity presents the user entity with “its homepage.” (Ganesan, Figure 11 and column 16, lines 22-32). An example of the banking entity’s homepage is depicted in Figure 17 of Ganesan. As illustrated by Figure 17, the banking entity’s homepage allows the user to select a “view bills” icon. If the user entity selects the “view bills” icon, the banking entity displays the bills that are available on the “Banking Entity Modified Home Page.” (Figure 18). If the user entity selects the “gas bill” icon the user entity is linked to the gas bill “billing entity.” (Ganesan, column 16, lines 50-51). In order to view the “gas bill” data, *the Banking Entity then displays the billing data* in a “billing entity frame” *on* the “banking entity modified homepage.” (column 16, lines 50-

60, Figure 13a). Figure 18 illustrates the “Banking Entity Modified Home Page” which includes a “billing entity frame.”

Thus, as described above, Ganesan describes a method whereby a user can sign on to a banking entity home page, and view bills from third parties in a “billing entity frame” on the banking entity home page.

Claim 1, however, as amended recites “presenting a page on a network site sponsored by a hosting entity; offering as part of the page an option to view user-specific data, wherein the user-specific data is located at a network site owned by a third party that is independent from the hosting entity; whereupon activation of the option on the hosting entity’s page by a particular user of the hosting entity, linking to the third party’s network site, wherein the linking comprises addressing a universal resource locator (URL) associated with the third party’s network site *and sending an identity of the hosting entity to the third party so that the third party may identify the hosting entity in a new page*; and presenting, to the particular user, *the new page at the third party’s network site* that incorporates the user-specific data. This is not disclosed by Ganesan. Rather, Ganesan merely provides a “billing entity frame” on the banking entity home page and does not disclose, teach or suggest “sending an *identity of the hosting entity* to the third party *so that the third party may identify the hosting entity in a new page.*”

Applicant describes the utility of “sending an identity of the hosting entity to the third party so that *the third party may identify the hosting entity* in a new page... at the third party’s network site”, on page 4 of Applicant’s specification. For the convenience of the Office, an excerpt from Applicant’s specification is reproduced below:

[0008] This invention concerns a system and method for enabling a financial institution, such as a bank, to present a group of financial services to its customers via a Web site, even though the financial institution may not in fact host some of the financial data that it represents on its Web site to its customers. In providing the services, including those supported by a third party provider, ***the financial institution would like to offer the data as if it alone were serving the data to the customer.*** Accordingly, the financial institution ***contracts*** with the third party to integrate its resources with the financial institution's Web site offerings.

[0009] According to one aspect of this invention, the financial institution has a Web server to support its Web site. The server presents a home page that allows its customers to select different services, such as examining a checking or savings account balance, or conducting a funds transfer. These services are supported locally at the financial institution's Web site. The home page also offers, however, an option to view customer-specific data, such as the customer's personal billing statements that are collected from a variety of different billers (e.g., phone bill, gas bill, cable TV bill, etc.). The customer-specific data is located at the third party provider, which is independent from the financial institution.

[0010] The third party also has a server that supports its own Web site. The server stores the customer-specific data offered by the financial institution and can provide that data to a customer of the financial institution any time the customer accesses the third party's Web site. The same data is also made available to the customer through the financial institution's Web site. ***When the customer is logged onto the financial institution's Web site, the financial institution would like to offer this same data without having the customer feel like he/she has left the financial institution's Web site to access the third party's Web site.*** Accordingly, when the customer activates the option on the financial institution's home page for viewing the customer-specific data, the financial institution's Web server links to the third party's server to access the customer-specific data without exposing this transfer to the customer.

[0011] There are many different degrees of integration between the financial institution's server and the third party's server. According to one implementation for a low level of integration, ***the financial institution's server hands off the customer to the third party's server by addressing the third party's site URL (universal resource locator). The financial institution's server sends along its own identity, some branding indicia (e.g., logo, background, color), and a customer ID.*** The third party's server uses the customer ID to retrieve the data belonging to the customer.

*The third party's server then employs the bank's ID and branding indicia to present the data in a Web page that is formatted, branded, and styled to resemble the financial institution's own Web pages.* In this manner, the data is presented in such a way that the customer is led to believe that the financial institution is still sponsoring the customer-specific data rather than the third party.

As amended (and supported in Applicant's specification reproduced above), claim 1 recites "sending an *identity of the hosting entity* to the third party *so that the third party may identify the hosting entity in a new page.*" Ganesan simply fails to teach or in any way suggest this subject matter. Instead, Ganesan's banking entity receives billing data from a third party, and displays the billing data in a billing entity frame on the bank entity home page.

Accordingly, it is respectfully submitted that in light of the current amendments Ganesan does not anticipate this claim and withdrawal is respectfully requested.

**Claims 4-6, 8, and 10-12** are dependent claims which depend either directly or indirectly from claim 1 and are allowable for at least this reason. These claims are also allowable based on their own recited features, which are not disclosed, taught or suggested by the references of record. Accordingly, withdrawal of the rejection is respectfully requested.

**Claim 13** has been amended, and as amended recites in a network-based system, a computer-implemented method comprising [added language appears in bold italics]:

- presenting a page on a network site sponsored by a hosting entity to a particular user;
- requiring the particular user to logon with the hosting entity's network site;
- offering as part of the page an option to view user-specific data, wherein the user-specific data is located at a network site owned by a third party that is independent from the hosting entity;
- whereupon activation of the option on the hosting entity's page by the particular user of the hosting entity, linking to the third party's network site, *wherein the linking comprises supplying, to the third party network site, page formatting information to present a new page by the third party network, the page formatting information enabling an appearance of the new page that resembles the page presented by the hosting entity's network site;*
- enabling access to the third party's network site without logging on the particular user with the third party's network site; and
- presenting, to the particular user, *the new page at the third party's network site that incorporates the user-specific data.*

It is respectfully submitted that Ganesan does not disclose these aspects.

As previously described, Ganesan displays billing data on the banking entity's home page. Claim 13, however, has been amended to recite "*wherein the linking comprises supplying, to the third party network site, page formatting information to present a new page by the third party network, the page formatting information enabling an appearance of the new page that resembles the page presented by the hosting entity's network site;* enabling access to the third party's network site without logging on the particular user with the third party's network site; and presenting, to the particular user, *the new page at the third party's network site* that incorporates the user-specific data. As discussed

above with regards to claim 1, Ganesan simply fails to teach or suggest this subject matter.

Accordingly, it is respectfully submitted that in light of the current amendments Ganesan does not anticipate this claim and withdrawal is respectfully requested.

**Claims 14-16 and 19-21** are dependent claims which depend either directly or indirectly from claim 13 and are allowable for at least this reason. These claims are also allowable based on their own recited features, which are not disclosed, taught or suggested by the references of record. Accordingly, withdrawal of the rejection is respectfully requested.

**Claim 22** has been amended, and as amended recites in a network-based system, a computer-implemented method comprising [added language appears in bold italics]:

- presenting a page on a network site sponsored by a hosting entity;
- enabling users to register with the hosting entity in order to access information on the network site;
- offering as part of the page an option to view user-specific data wherein the user-specific data is located at a network site owned by a third party that is independent from the hosting entity; and
- whereupon activation of the option on the hosting entity's page by a particular user of the hosting entity, linking to the third party's network site without requiring the particular user to first register with the third party ***and sending an identity of the hosting entity to the third party so that the third party may identify the hosting entity in a new page at the third party's network site*** and presenting ***the*** new page at the third party's network site.

It is respectfully submitted that Ganesan does not disclose these aspects.

As previously described, Ganesan displays billing data on the banking entity's home page. Claim 22, however, has been amended to recite "***sending an identity of the hosting entity to the third party so that the third party may identify***

*the hosting entity in a new page at the third party's network site.*” As discussed above with regards to claim 1, Ganesan simply fails to teach or suggest this subject matter.

Accordingly, it is respectfully submitted that in light of the current amendments Ganesan does not anticipate this claim and withdrawal is respectfully requested.

**Claims 23-24** are dependent claims which depend either directly or indirectly from claim 22 and are allowable for at least this reason. These claims are also allowable based on their own recited features, which are not disclosed, taught or suggested by the references of record. Accordingly, withdrawal of the rejection is respectfully requested.

**Claim 47** is a new claim that recites a computer-implemented method comprising:

- receiving, at a third party network site:
  - an identifier which identifies a financial institution;
  - a branding indicia of the financial institution; and
  - a token that identifies a customer of the financial institution;
- retrieving data associated with the customer of the financial institution using the token;
- presenting a web page at the third party network site that is formatted, branded and styled to resemble a web page of the financial institution, using the identifier and the branding indicia of the financial institution; and
- displaying the data associated with the customer of the financial institution on the web page.

It is respectfully submitted that Ganesan does not disclose these aspects.

As previously described, Ganesan displays billing data on the banking entity's home page. Claim 47, however, is a new claim (which is supported by Applicant's specification) that recites “receiving, at a third party network site: an identifier which identifies a financial institution; a branding indicia of the financial



institution; and a token that identifies a customer of the financial institution; retrieving data associated with the customer of the financial institution using the token; presenting a web page at the third party network site that is formatted, branded and styled to resemble a web page of the financial institution, using the identifier and the branding indicia of the financial institution; and displaying the data associated with the customer of the financial institution on the web page. As discussed above with regards to claim 1, Ganesan simply fails to teach or suggest this subject matter.

Accordingly, it is respectfully submitted that this new claim is not anticipated by Ganesan, and as such, is allowable.

**Claims 48-51** are dependent claims which depend either directly or indirectly from claim 47 and are allowable for at least this reason. These claims are also allowable based on their own recited features, which are not disclosed, taught or suggested by the references of record. Accordingly, these claims are allowable.

### **Conclusion**

All of the claims are in condition for allowance. Accordingly, Applicant requests a Notice of Allowability be issued forthwith. If the Office's next anticipated action is to be anything other than issuance of a Notice of Allowability, Applicant respectfully requests a telephone call for the purpose of scheduling an interview.

Respectfully Submitted,

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